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DOI releases new consumer guide about auto and home insurance

Frankfort, Ky. - The Department of Insurance is releasing free copies of its new "Consumer Guide to Auto and Home Insurance" beginning today at the Kentucky State Fair.

The guide includes valuable tips for reducing insurance premiums and examples of the latest premium rates charged by all auto and home insurance companies operating in Kentucky.

There is specific auto insurance information for teen drivers and their parents. Home insurance details include practical tips about how some policies exclude coverage for any injury caused by a pet, yet dogs account for nearly 3 million bites per year. Some insurers also will not cover injuries related to trampolines or swimming pools, so consumers should know what to ask when shopping for insurance.

The consumer guide and the rate comparisons will be available at the department's Kentucky State Fair booth (the fairground's South Wing, Booth G1) from 9 a.m. to 9 p.m. on all days of the fair, today through Aug. 29. The guide and rates also are available today on the department's web page, <http://insuranc.ky.gov>.

Beginning in September, the guide and rate comparisons will be available for free at county clerk's offices, public libraries and University of Kentucky extension offices. Or you can order a free copy as follows:

- Call the department's Consumer Protection & Education Division at (800) 595-6053, dial extension 6306, and leave your name and mailing address.
- E-mail us at our web address (<http://insurance.ky.gov>) and click on the Consumer Protection & Education e-mail icon.
- Fax your request to (502) 564-6090.
- Write to: Consumer Guide, Kentucky Department of Insurance, 215 W. Main St., PO Box 517, Frankfort, KY 40602.